CLAIMS

What is claimed is:

1   1.   A method comprising:

2   registering a first biometric data with a trusted entity;

3   sensing a second biometric data;

4   comparing the second biometric data to the first biometric data; and

5   preventing the registration of the second biometric data at the trusted entity

6   as associated with an authorized user if the second biometric data does not match

7   the first biometric data.

1   2.   The method of claim 1, further comprising:

2   storing a copy of the first biometric data on a transaction device.

1   3.   The method of claim 1, further comprising:

2   notifying in real-time one of a security entity and the authorized user of an

3   unauthorized attempt to register the second biometric data.

1   4.   The method of claim 1, further comprising:

2   accessing a financial account associated with the first biometric data if the

3   first biometric data matches the second biometric data; and

4   transferring funds in real-time to a supplier.

1   5.   The method of claim 4, further comprising:

2   withholding identifying information associated with the first biometric data

3   from the supplier.

1   6.   The method of claim 1, further comprising:

2   earmarking assets associated with the first biometric data and transferring

3   the assets of the account in real-time to pay for one of a product and a service.

1   7.   An article comprising:

2   a storage medium at a trusted entity including instructions stored thereon

3   which when executed cause a digital system to perform a method including:

4   registering a first biometric data of a user with the trusted entity;

5   sensing a second biometric data from a person;

6   comparing the second biometric data to the first biometric data; and

7   preventing the person from registering the second biometric data at

8   the trusted entity as associated with the user if the second biometric data does not

9   match the first biometric data.

1   8.   The article of claim 7, wherein the method further includes:

2   storing a copy of the first biometric data on a transaction device.

1   9.   The article of claim 7, wherein the method further includes:

2   storing a copy of the first biometric data on one of a privacy card, a digital

3   wallet, and a privacy card configured to be coupled to a digital wallet.

1   10.   The article of claim 7, wherein the method further includes:

2   notifying in real-time one of a security entity and the user of an

3   unauthorized attempt to register the second biometric data.

1   11.   The article of claim 7, wherein the method further includes:

2   accessing a financial account of the person provided that the first biometric

3   data matches the second biometric data; and

4   transferring funds in real-time to a supplier.

1   12.   The article of claim 7, wherein the method further includes:

2   withholding an identification of the person from the supplier.

1   13.   The article of claim 7, wherein the method further includes:

2   performing one of earmarking assets of the user and transferring assets of

3   the account in real-time to pay for one of a product and a service.

1   14.   A method of performing an electronic transaction using a transaction

2   device comprising:

3   registering a first biometric data with a trusted entity in which the first

4   biometric data is associated with a user;

5   storing a copy of the first biometric data on the transaction device;

6   providing the transaction device to the user;

7   sensing a second biometric data from a person;

8   comparing the second biometric data to the first biometric data stored on

9   the transaction device;

10   authenticating the transaction provided that the second biometric data

11   matches the first biometric data;

12   performing one of earmarking assets of the user and transferring assets of

13   the account in real-time to pay for one of a product and a service; and

14   authorizing the electronic transaction.

1 15. The method of claim 14, further comprising:

2   notifying in real-time one of a security entity and the user of an

3 unauthorized attempt to access financial credit of the user.

1 16. The method of claim 14, further comprising:

2   withholding an identification of the user from the supplier.

1 17. A system for preventing a person from improperly obtaining financial

2 credit comprising:

3   a recording medium of a trusted entity configured to register a first

4 biometric data of a user;

5   a processor, coupled to the recording medium, configured to store the first

6 biometric data onto a transaction device and to prevent registration of a second

7 biometric data that fails to match the first biometric data;

8   the transaction device comprising a chip configured to store the first

9 biometric data and a sensor to sense the second biometric data from the person;

10 and

11   means for preventing the person from improperly receiving financial credit

12 if the person's second biometric data fails to match the first biometric data.

1 18. The system of claim 17, wherein the transaction device is selected from the

2 group consisting of a privacy card, a digital wallet, and a privacy card configured

3 to be coupled to a digital wallet.

1 19. The system of claim 17, wherein a party is electronically notified of an

2 unauthorized use of the transaction device.

1 20. The system of claim 19, wherein the party is one of an owner of the

2 transaction device and a security authority.

1 21. An electronic transaction device for use in a consumer purchasing system

2 comprising:

3   a transaction device identifier providing no apparent identification of a user

4 authorized to use the transaction device;

5   communication logic, disposed on a processor of the transaction device,

6 configured to communicate the transaction device identifier to the system to

7 perform a transaction, the system comprising a secure mechanism for correlating

8 the device identifier and the user; and

9   security logic, disposed on a processor of the transaction device, configured

10 to compare a registered first biometric data of an authorized user to a second

11 biometric data read from a person attempting to use the transaction device.

1 22. The electronic transaction device of claim 21, wherein the transaction device

2 is selected from the group consisting of a privacy card, a digital wallet, and a

3 privacy card configured to be coupled to a digital wallet.

1 23. The electronic transaction device of claim 21, wherein the security logic that

2 confirms an identification of an authorized user is selected from the group

3 consisting of a PIN code and a fingerprint.

1 24. The electronic transaction device of claim 21, wherein the communication

2 logic is selected from the group consisting of a smart card chip interface,

3 contactless connection, magnetic stripe and wireless connection.

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